

# PRUlink golden bond fund II

All data is as of 31 December 2017 unless otherwise stated

## Features of Fund

Investment Objective	Aims to provide medium to long term accumulation of capital, taking into account the need to meet guaranteed payouts. This is achieved by investing in selected fixed interest securities, corporate bonds and fixed deposits, and any other financial instruments to be used for hedging the portfolio.
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Investment Strategy & Approach	<p><b>Investment Strategy</b></p> <p>Invest in selected fixed interest securities, corporate bonds and fixed deposits directly or indirectly through any PRUlink funds, which invests in a portfolio of fixed income securities, corporate bonds and fixed deposits, that may become available in the future. The fund may also invest in any other financial instruments to be used for hedging the portfolio.</p> <p><b>Investment Approach</b></p> <p>The Fund Managers believe their disciplined, valuation-driven investment style can generate superior long-term returns. They aim to exploit opportunities at both the asset allocation and securities selection levels through active in-house research and portfolio management, with a focus on maximization of returns at an acceptable level of risks.</p> <p>The Fund Managers aim for a high degree of consistency in long term performance for all funds, whilst adhering to strict and professional investment guidelines.</p>
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Asset Allocation	The Fund invests up to 100% of the Fund's NAV in fixed interest securities, corporate bonds and fixed deposits directly or indirectly through any PRUlink funds, which invests in a portfolio of fixed income securities, corporate bonds and fixed deposits, that may become available in the future. The balance of the Fund's NAV will be invested in liquid assets and any other financial instruments to be used for hedging the portfolio.
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Performance Benchmark	Maybank 12 Month Tier 1 Fixed Deposit Rate <i>For more information on benchmark kindly refer to <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></i>
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Fund Manager	Eastspring Investments Berhad (531241-U)
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## Fees & Charges

Fund Management Charge	1.0% p.a.
Other Charge, if any	Nil

Please note that PRUlink golden funds are not Shariah-compliant products and the investment performance of the PRUlink golden funds are not guaranteed.

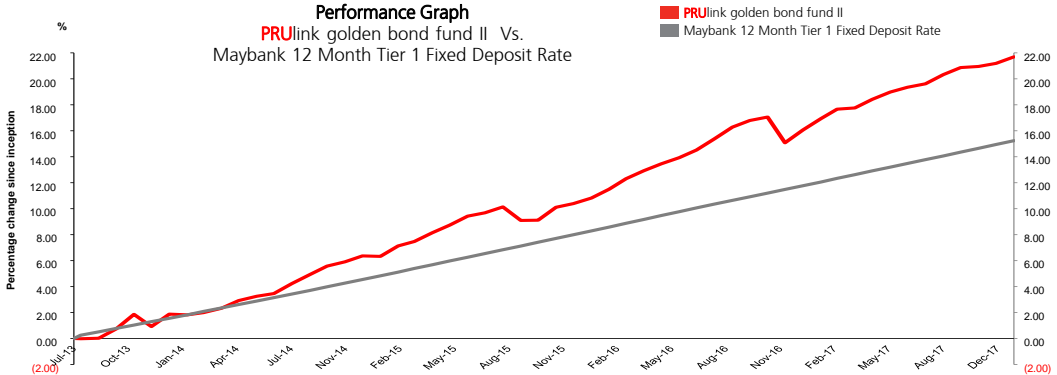
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## Fund Performance

### Performance Graph

PRUlink golden bond fund II Vs.  
Maybank 12 Month Tier 1 Fixed Deposit Rate



**Notice: The graphs are included for illustrative purposes only. Past performance of the fund is not an indication of its future performance.**

Year	Actual performance PRUlink golden bond fund II	Benchmark Maybank 12 Month Tier 1 Fixed Deposit Rate
2014	4.36%	3.22%
2015	4.23%	3.30%
2016	4.37%	3.21%
2017	4.85%	3.10%

Sources: : Lipper IM and Bloomberg, 31 December 2017

Note: Your funds are invested in the PRUlink golden equity fund II and PRUlink golden bond fund II according to a pre-determined asset mix during the Accumulation Period. During the Payout Period, your funds will then be invested into the PRUlink managed fund II with an asset mix of 80% in bonds and 20% in equities. For more details, please refer to the accompanying brochure.

Notice: Past performance is not an indication of its future performance. This is strictly the performance of the investment / underlying funds, and not the returns earned on the actual premiums paid of the investment-linked insurance product.

### Basis of calculation of past performance:

$$= \left( \frac{\text{Net Asset Value For Year } n}{\text{Net Asset Value For Year } n-1} - 1 \right) \%$$

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## Investment Risks

**Please refer to the Appendix for the detailed Investment Risks listing below by order of importance:**

- (A) Interest Rate Risk
- (B) Credit / Default Risk
- (C) Liquidity Risk
- (D) Market Risk
- (E) Issuer Risk
- (F) Country Risk
- (G) Risk of Non-Compliance
- (H) Concentration Risk
- (I) Management Company Risk
- (J) Inflation Risk
- (K) Investment Managers' Risk

## Risk Management

### Forecasting Risk

Potential risks are taken into consideration in the process of sector allocation and stock selection based on analysis on various key factors such as economic conditions, liquidity, qualitative and quantitative aspects of the securities.

### System Control

Risk parameters are set internally for each fund, depending on client's risk profile. These risk parameters include limits of issuer bet, group issuer, sector rating and issue size of the securities held in the portfolio.

A front-end office system is in place to monitor portfolio risks, serving as an auto filter for any limitations or breaches.

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## Other Info

<ul style="list-style-type: none"><li>• Target Market</li></ul>	<ul style="list-style-type: none"><li>• Investors who seek stable income stream.</li><li>• Low to moderate risk tolerance.</li><li>• Medium to long term investment horizon.</li></ul>
<ul style="list-style-type: none"><li>• Basis &amp; Frequency of unit Valuation</li></ul>	<ul style="list-style-type: none"><li>• Unit pricing is done daily.</li><li>• The Unit Price of a particular PRUlink golden fund on any Valuation Date shall be equal to the Fund Value divided by the number of Units in issue on Valuation Date.</li><li>• The Fund Value is the value of all the assets of a particular PRUlink golden fund after the deduction of expenses for managing, acquiring, maintaining and valuing the assets of that fund, tax (if any) or other statutory levy incurred by the Company on investment income or capital gains on the assets of the fund and any accrued or anticipated income.</li><li>• The Valuation Date shall be the date as determined by the Company from time to time, but not less frequently than once a day, for the purpose of determining Unit Prices.</li><li>• To recoup the cost of acquiring and disposing of assets, a transaction cost adjustment may be made to the Fund Value to recover any amount which the fund had already paid or reasonably expects to pay for the creation or cancellation of units.</li></ul>
<ul style="list-style-type: none"><li>• Exceptional circumstances</li></ul>	<ul style="list-style-type: none"><li>• The Company reserves the right to defer the switching of the PRUlink golden funds and the payment of any Payout, Flexible Partial Withdrawal and/or Surrender Benefits for a period not exceeding six (6) months from the date upon which such switching or payment would in normal circumstances have taken place.</li><li>• The Company may suspend unit pricing and policy transaction if any of the exchanges in which the fund is invested is temporarily suspended for trading. In such event, notice for suspension may be published and may be communicated to the Assured upon any request for top-up, switching, redemption or withdrawal to/from any such PRUlink golden fund. The list of exceptional circumstances above are not exhaustive, please refer to your policy document for further details.</li></ul>